

# California Housing Finance Agency

1121 "L" Street, 7<sup>th</sup> Floor Sacramento, CA 95814

# Program Bulletin

June 14, 1999

**Program Bulletin #99-10** 

To: CHFA Approved Lenders

## REVISED INCOME LIMIT AND INTEREST RATE POLICY

This bulletin is provided to serve notice of a change in CHFA's policy related to income limits and interest rates and supersedes Program Bulletins #99-04 and #99-05. This bulletin is effective at 8:00 a.m. on June 15, 1999.

The new revised income limits represent an increase in most areas of the State for most programs. CHFA has split the income limits into two levels: (1) Moderate Income and (2) Low Income. CHFA has also initiated a new interest rate policy with respect to low-income borrowers. CHFA will now offer a special rate reduction for those low-income first-time homebuyers that meet the low-income limit as defined by CHFA for each county, based on family size for new or existing homes. The attached Exhibit A is provided for the new updated income limits by county. <a href="SPECIAL NOTE">SPECIAL NOTE</a>: The CHFA Affordable Housing Partnership Program (AHPP), Self-Help Builder Assistance Program (SHBAP), and the Nonprofit Housing Program for new construction will be limited to the Low Income limits for eligibility purposes, which means that the additional rate reduction is only applicable to those who qualify as low income.

The following interest rate schedule and fee schedule, Exhibit B, is attached and is effective for both the CHFA Single Loan (SL) reservation process for 90-day reservations and the CHFA BLOCK Program. The changes are effective for all loan reservations and forward commitment requests received by the Agency on or after 8:00 a.m., June 15, 1999. CHFA reserves the right to change the mortgage interest rates and terms offered for future loan reservations and forward commitments.

**Re-reservations (Relock) Fee Policy**: CHFA will allow re-reservation (relocks) on 90-day reservations. However, the cancellation of a previously issued reservation locked at a higher rate and relocking at a lower rate when offered by CHFA will result in a 1% re-reservation fee.

For additional information or questions regarding this Bulletin, you may write the California Housing Finance Agency, Single Family Programs, 1121 L Street, 7th Floor, Sacramento, CA 95814; call (916) 324-8088; or fax to (916) 324-6589.

Attachments

# **INTEREST RATE SCHEDULE**

**EXHIBIT B** 

AREA/ INCOME LEVEL			CONST HO	EXISTING RESALE HOUSING			
		STANDARD	АНРР	SHBAP <sup>2</sup>	NONPROFIT	STANDARD	АНРР
HIGH COST AREAS	MODERATE INCOME	7.50%	N/A	N/A	N/A	7.50%	N/A
	LOW INCOME <sup>1</sup>	7.00%	6.75%	5.00%	6.75%	7.00%	6.75%
STATE- WIDE AREAS	MODERATE INCOME	7.25%	N/A	N/A	N/A	7.25%	N/A
	LOW INCOME	6.75%	6.50%	5.00%	6.5%	6. 75%	6.50%

Applicants who obtain a reduced interest rate reservation as a low-income applicant who are subsequently determined to have an annual income that exceeds the low-income limit will be offered the Standard interest rate for moderate-income families.

## **CHFA TERMS/FEES**

NEW CONSTRUCTION HOUSING										
DEVELOPER TYPE	90-DAY LOCK	6 MONTH LOCK	9 MONTH LOCK	12 MONTH LOCK	18 MONTH LOCK					
FOR-PROFIT	NO FEE	0.50% (at Discount)	1.50% (0.75% Cash Up; 0.75% at Discount)	2.00% (1.00% Cash Up; 1.00% at Discount)	NOT OFFERED					
NONPROFIT	NO FEE	NOT OFFERED	NOT OFFERED	1.00% (0.50% Cash Up; 0.50% at Discount)	1.50% (0.75% Cash Up; 0.75% at Discount)					
SELF-HELP/ NONPROFIT	NO FEE	NOT OFFERED	NOT OFFERED	1.00% (0.25% Cash Up; 0.75% at Discount)	1.50% (0.25% Cash Up; 1.25% at Discount)					

Nonprofit/SHBAP developers may use 90-day locks; however, the interest rate will be set at the forprofit developer rate.

COUNTY MANE   10 / 2 Persons   3 Persons	1999 SINGLE FAMILY INCOME LIMITS - ALL PROGRAMS EXHIBIT A										ΓΑ	
ALAMEDA   Moderate Income   \$65,700   \$75,555   \$65,700   \$75,555   \$05,700   \$05,70	Effective 6/15/99 EXISTIN			NG RESALE	G RESALE							
Moderate Income	<b>COUNTY NAME</b>	<u>1 or</u>	2 Persons	<u>3+</u>	Persons		1 or 2 Persons		3+ Pe		ersons	
Low Income	ALAMEDA											
ALPINE	Moderate Income	\$	65,700	\$	75,555		\$	65,700		\$	75,555	
Moderate Income   \$ 48,690   \$ 55,994   \$ 54,100   \$ 62,215	Low Income	\$	39,420	\$	45,333		\$	45,990		\$	52,889	
Low Income	ALPINE											
Moderate Income   \$ 48,690   \$ 55,994   \$ 54,100   \$ 62,215	Moderate Income	\$	48,690		55,994		\$	54,100			62,215	
Moderate Income	Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329	
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BUTTE			,									
Moderate Income		\$	27,050	\$	31,108		\$	32,460		\$	37,329	
CALAVERAS				_						_		
CALAVERAS         Moderate Income         \$ 48,690         \$ 55,994         \$ 54,100         \$ 62,215           Low Income         \$ 27,050         \$ 31,108         \$ 32,460         \$ 37,329           COLUSA         Woderate Income         \$ 48,690         \$ 55,994         \$ 54,100         \$ 62,215           Low Income         \$ 27,050         \$ 31,108         \$ 32,460         \$ 37,329           CONTRA COSTA         Moderate Income         \$ 65,700         \$ 75,555         \$ 65,700         \$ 75,555           Low Income         \$ 39,420         \$ 45,333         \$ 45,990         \$ 52,889           DEL NORTE         Moderate Income         \$ 48,690         \$ 55,994         \$ 54,100         \$ 62,215           Low Income         \$ 27,050         \$ 31,108         \$ 32,460         \$ 37,329           EL DORADO         Moderate Income         \$ 48,690         \$ 55,994         \$ 54,100         \$ 62,215           Low Income         \$ 27,050         \$ 31,108         \$ 32,460         \$ 37,329           FRESNO         Moderate Income         \$ 48,690         \$ 55,994         \$ 54,100         \$ 62,215           Low Income         \$ 27,050         \$ 31,108         \$ 32,460         \$ 37,329           Moderate Income												
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Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         IMPERIAL       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         INYO       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KERN         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215		\$	48 690	\$	55 994		\$	54 100		\$	62 215	
IMPERIAL         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         INYO       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KERN         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215												
Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         INYO       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KERN       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215		Ψ	21,000	•	01,100		Ψ	02, 100		Ψ	01,020	
Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         INYO       Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KERN       Woderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS       Woderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215		\$	48 690	\$	55 994		\$	54 100		\$	62 215	
INYO         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KERN       Woderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215												
Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KERN         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215		*	,000	•	0.,.00		Ψ	02, .00		*	0.,020	
Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KERN         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215		\$	48.690	\$	55.994		\$	54.100		\$	62.215	
KERN         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS         Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215												
Moderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215         Low Income       \$ 27,050       \$ 31,108       \$ 32,460       \$ 37,329         KINGS       Woderate Income       \$ 48,690       \$ 55,994       \$ 54,100       \$ 62,215		,	,	,	- ,		•	- ,		,	- ,-	
Low Income \$ 27,050 \$ 31,108 \$ 32,460 \$ 37,329 KINGS Moderate Income \$ 48,690 \$ 55,994 \$ 54,100 \$ 62,215		\$	48.690	\$	55.994		\$	54.100		\$	62,215	
KINGS Moderate Income \$ 48,690 \$ 55,994 \$ 54,100 \$ 62,215												
Moderate Income \$ 48,690 \$ 55,994 \$ 54,100 \$ 62,215		•	,	•	,			,			,	
		\$	48,690	\$	55,994		\$	54,100		\$	62,215	
	Low Income		27,050		31,108							

Effective 6/15/99  COUNTY NAME 1 or 2 Persons 3+ Persons							EXHIBIT A  NEW CONSTRUCTION  1 or 2 Persons 3+ Persons					
LAKE					_							
Moderate Income	\$	48,690	\$	55,994	Ş	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
LASSEN	•	_,,,,,,	•	- 1, 1 - 2	Ì	•	,		•	01,000		
Moderate Income	\$	48,690	\$	55,994	ç	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
LOS ANGELES	•	_,,,,,,	•	- 1, 1 - 2	Ì	•	,		•	01,000		
Moderate Income	\$	64,920	\$	74,658	ç	\$	64,920		\$	74,658		
Low Income	\$	38,952	\$	44,795		\$	45,444		\$	52,261		
MADERA	,	,	•	,			-,		•	- , -		
Moderate Income	\$	48,690	\$	55,994	ç	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
MARIN	,	,	•	- ,			,		•	- ,		
Moderate Income	\$	72,400	\$	83,260	ç	\$	72,400		\$	83,260		
Low Income	\$	43,440	\$	49,956		\$	50,680		\$	58,282		
MARIPOSA	*	.0, 0	•	.0,000	Ì	•	00,000		Ψ	00,202		
Moderate Income	\$	48,690	\$	55,994	ç	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
MENDOCINO	*	,000	•	01,100	Ì	•	02, .00		Ψ	0.,020		
Moderate Income	\$	48,690	\$	55,994	ç	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
MERCED	•	_,,,,,,	•	- 1, 1 - 2	Ì	•	,		•	01,000		
Moderate Income	\$	48,690	\$	55,994	ç	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
MODOC	•	_,,,,,,	•	- 1, 1 - 2	Ì	•	,		•	01,000		
Moderate Income	\$	48,690	\$	55,994	9	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
MONO	•	_,,,,,,	•	- 1, 1 - 2	Ì	•	,		•	01,000		
Moderate Income	\$	48,690	\$	55,994	Ş	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
MONTEREY	•	_,,,,,,	•	- 1, 1 - 2	Ì	•	,		•	01,000		
Moderate Income	\$	54,100	\$	62,215	ç	\$	54,100		\$	62,215		
Low Income	\$	32,460	\$	37,329		\$	37,870		\$	43,551		
NAPA	,	- ,	•	- ,			,- ,-		•	-,		
Moderate Income	\$	54,100	\$	62,215	9	\$	54,100		\$	62,215		
Low Income	\$	32,460	\$	37,329		\$	37,870		\$	43,551		
NEVADA		,	•	,			,		·	•		
Moderate Income	\$	48,690	\$	55,994	9	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
ORANGE		,	•	,			,		·	•		
Moderate Income	\$	68,300	\$	78,545	9	\$	68,300		\$	78,545		
Low Income	\$	40,980	\$	47,127		\$	47,810		\$	54,982		
PLACER		,	•	,			,		·	•		
Moderate Income	\$	48,690	\$	55,994	9	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108		\$	32,460		\$	37,329		
PLUMAS	•	•	•	•	·		•			•		
Moderate Income	\$	48,690	\$	55,994	Ç	\$	54,100		\$	62,215		
Low Income	\$	27,050	\$	31,108	5	\$	32,460		\$	37,329		

Effective 6/15/99			IG RESALE	-			EX CONST		<u> </u>
COUNTY NAME RIVERSIDE	<u>1 or</u>	2 Persons	<u>3+ l</u>	Persons Persons	<u>1 or</u>	2 Persons		<u>3+ P</u>	<u>ersons</u>
Moderate Income	\$	48,690	\$	55,994	\$	54,100		\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460		\$	37,329
SACRAMENTO	Ψ	21,000	Ψ	01,100	Ψ	02, 100		Ψ	01,020
Moderate Income	\$	48,690	\$	55,994	\$	54,100		\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460		\$	37,329
SAN BENITO	*	_:,===	•	.,,	*	,		*	01,000
Moderate Income	\$	54,100	\$	62,215	\$	54,100		\$	62,215
Low Income	\$	32,460	\$	37,329	\$	37,870		\$	43,551
SAN BERNARDINO		,		,	•	•		·	,
Moderate Income	\$	48,690	\$	55,994	\$	54,100		\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460		\$	37,329
SAN DIEGO									
Moderate Income	\$	54,100	\$	62,215	\$	54,100		\$	62,215
Low Income	\$	32,460	\$	37,329	\$	37,870		\$	43,551
SAN FRANCISCO									
Moderate Income	\$	72,400	\$	83,260	\$	72,400		\$	83,260
Low Income	\$	43,440	\$	49,956	\$	50,680		\$	58,282
SAN JOAQUIN									
Moderate Income	\$	48,690	\$	55,994	\$	54,100		\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460		\$	37,329
SAN LUIS OBISPO									
Moderate Income	\$	54,100	\$	62,215	\$	54,100		\$	62,215
Low Income	\$	32,460	\$	37,329	\$	37,870		\$	43,551
SAN MATEO									
Moderate Income	\$	72,400	\$	83,260	\$	72,400		\$	83,260
Low Income	\$	43,440	\$	49,956	\$	50,680		\$	58,282
SANTA BARBARA	_		_					_	
Moderate Income	\$	54,100	\$	62,215	\$	54,100		\$	62,215
Low Income	\$	32,460	\$	37,329	\$	37,870		\$	43,551
SANTA CLARA	•	00.000	•	0.4.000	•	00.000		•	0.4.000
Moderate Income	\$	82,600	\$	94,990	\$	82,600		\$	94,990
Low Income	\$	49,560	\$	56,994	\$	57,820		\$	66,493
SANTA CRUZ	Φ.	04.000	Ф	70.450	Φ	C4 000		¢.	70.450
Moderate Income	\$	61,000	\$ \$	70,150 42,090	\$ \$	61,000 42,700		\$ \$	70,150 49,105
Low Income SHASTA	\$	36,600	Ф	42,090	Ф	42,700		Ф	49,105
Moderate Income	\$	48,690	¢	55,994	Ф	54,100		\$	62,215
Low Income	\$	27,050	\$ \$	31,108	\$ \$	32,460		\$ \$	37,329
SIERRA	φ	27,030	φ	31,100	φ	32,400		φ	31,329
Moderate Income	\$	48,690	\$	55,994	\$	54,100		\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460		\$	37,329
SISKIYOU	Ψ	21,000	Ψ	31,100	Ψ	02,400		Ψ	01,020
Moderate Income	\$	48,690	\$	55,994	\$	54,100		\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460		\$	37,329
SOLANO	Ψ	,,	•	0.,.00	Ψ	02, .00		Ψ	0.,020
Moderate Income	\$	54,100	\$	62,215	\$	54,100		\$	62,215
Low Income	\$	32,460	\$	37,329	\$	37,870		\$	43,551
SONOMA	•	•	•	•		•			•
Moderate Income	\$	55,900	\$	64,285	\$	55,900		\$	64,285
Low Income	\$	33,540	\$	38,571	\$	39,130		\$	45,000

Effective 6/15/99			EXHIBIT A NEW CONSTRUCTION					
COUNTY NAME	<u>1 or</u>	2 Persons	<u>3+</u>	<u>Persons</u>	<u>1 c</u>	r 2 Persons	<u>3+</u>	<u>Persons</u>
STANISLAUS								
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
SUTTER								
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
TEHAMA								
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
TRINITY								
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
TULARE								
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
TUOLUMNE								
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
VENTURA								
Moderate Income	\$	65,300	\$	75,095	\$	65,300	\$	75,095
Low Income	\$	39,180	\$	45,057	\$	45,710	\$	52,567
YOLO		•	·	,	·	,		,
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
YUBA	·	,	•	,	Ť	•	,	,
Moderate Income	\$	48,690	\$	55,994	\$	54,100	\$	62,215
Low Income	\$	27,050	\$	31,108	\$	32,460	\$	37,329
		.,	Ψ	, . 50	•	z=, ·	*	,

### **EXHIBIT A**

\$

\$

75.740

78.260

\$

\$

SOLANO

**SONOMA** 

54.100

55.900

### 1999 FEDERAL INCOME LIMITS USE FOR RECAPTURE/LOAN ASSUMPTIONS/TARGET AREAS Effective 6/15/99 **NON-TARGET AREAS TARGETED AREAS COUNTY NAME** 1 or 2 Persons 1 or 2 Persons Persons 3+ Persons 3+ **ALAMEDA** \$ 65,700 \$ 75,555 \$ 78,840 \$ 91,980 **ALPINE** \$ \$ \$ 64.920 \$ 54.100 62.215 75.740 **AMADOR** \$ 54,100 \$ \$ 64,920 \$ 75,740 62,215 \$ \$ \$ \$ **BUTTE** 54,100 62,215 64,920 75,740 \$ \$ \$ \$ **CALAVERAS** 54,100 62,215 64,920 75,740 \$ 54.100 \$ \$ \$ **COLUSA** 62,215 64,920 75.740 **CONTRA COSTA** \$ 65,700 \$ \$ \$ 75,555 78,840 91,980 \$ \$ \$ 54,100 \$ 62,215 64,920 75,740 **DEL NORTE** \$ \$ \$ **EL DORADO** 54,100 \$ 62,215 64,920 75,740 \$ \$ \$ \$ **FRESNO** 54.100 62.215 64.920 75.740 \$ \$ \$ \$ GLENN 54,100 62,215 64,920 75,740 \$ \$ \$ \$ **HUMBOLDT** 54,100 62,215 64,920 75,740 \$ \$ \$ \$ **IMPERIAL** 54.100 62.215 64,920 75.740 \$ 54,100 \$ \$ 64,920 \$ INYO 62,215 75,740 \$ \$ \$ \$ **KERN** 54,100 62,215 64,920 75,740 \$ \$ \$ **KINGS** 54,100 \$ 62,215 64,920 75,740 \$ \$ \$ \$ LAKE 54,100 62,215 64,920 75,740 \$ 54,100 \$ \$ 64,920 \$ 75,740 LASSEN 62,215 \$ \$ \$ 64,920 \$ LOS ANGELES 74,658 64,920 75,740 \$ 54,100 \$ 62,215 \$ 64,920 \$ 75,740 **MADERA** \$ \$ \$ \$ **MARIN** 72,400 83,260 86,880 101,360 \$ \$ \$ 54,100 \$ 75,740 **MARIPOSA** 62,215 64,920 \$ \$ \$ \$ **MENDOCINO** 54,100 62,215 64,920 75,740 \$ \$ \$ \$ **MERCED** 54,100 62,215 64,920 75.740 54,100 \$ \$ \$ \$ MODOC 62,215 64,920 75,740 \$ \$ \$ \$ MONO 54,100 62,215 64,920 75,740 \$ \$ \$ **MONTEREY** 54,100 \$ 62,215 64,920 75,740 \$ \$ \$ \$ NAPA 54.100 62.215 64,920 75.740 **NEVADA** \$ 54.100 \$ \$ \$ 62.215 64.920 75.740 \$ ORANGE \$ 68.300 \$ 78.545 \$ 81.960 95.620 \$ \$ **PLACER** 54.100 \$ 62.215 \$ 64.920 75.740 \$ \$ \$ \$ **PLUMAS** 54.100 62.215 64.920 75.740 \$ \$ \$ \$ **RIVERSIDE** 54,100 62.215 64,920 75.740 \$ \$ \$ \$ SACRAMENTO 54.100 62.215 64.920 75.740 \$ SAN BENITO \$ 54.100 \$ 62.215 \$ 64.920 75.740 SAN BERNARDINO \$ 54,100 \$ 62,215 \$ 64,920 \$ 75,740 \$ SAN DIEGO \$ 54,100 \$ 62,215 \$ 64,920 75,740 SAN FRANCISCO \$ 72,400 \$ 83,260 \$ 86,880 \$ 101,360 SAN JOAQUIN \$ 54,100 \$ 62,215 \$ 64,920 \$ 75,740 \$ \$ \$ \$ SAN LUIS OBISPO 54,100 62,215 64,920 75,740 \$ \$ \$ SAN MATEO \$ 72,400 83,260 86,880 101,360 \$ SANTA BARBARA \$ 54,100 \$ 62,215 \$ 64,920 75,740 99,120 \$ SANTA CLARA \$ 82,600 \$ 94,990 \$ 115,640 \$ \$ SANTA CRUZ \$ 61,000 \$ 70,150 73,200 85,400 \$ **SHASTA** \$ 54,100 \$ 62,215 \$ 64,920 75,740 \$ \$ **SIERRA** 54,100 \$ 62,215 \$ 64,920 75,740 \$ \$ SISKIYOU 54,100 \$ 62,215 \$ 64,920 75,740

\$

64.920

67.080

\$

62.215

64.285

STANISLAUS \$ 54,100 \$ 62,215 \$ 64,920 \$ 75,740 **EXHIBIT A** 

## 1996 FEDERAL INCOME LIMITS

	LIMITS					EVUIDI	I A					
USE FOR RECAPTURE/LOAN ASSUMPTIONS/TARGET AREAS												
Effective 6/15/99 NON-TARGET AREAS						TARGETED AREAS						
<u>1 or</u>	2 Persons	<u>3</u> +	Persons Persons	1 or 2 Persons		3+ Persons						
\$	54,100	\$	62,215	\$	64,920	\$	75,740					
\$	54,100	\$	62,215	\$	64,920	\$	75,740					
\$	54,100	\$	62,215	\$	64,920	\$	75,740					
\$	54,100	\$	62,215	\$	64,920	\$	75,740					
\$	54,100	\$	62,215	\$	64,920	\$	75,740					
\$	65,300	\$	75,095	\$	78,360	\$	91,420					
\$	54,100	\$	62,215	\$	64,920	\$	75,740					
\$	54,100	\$	62,215	\$	64,920	\$	75,740					
	1 or \$ \$ \$ \$ \$ \$ \$ \$ \$	NON-TARC 1 or 2 Persons \$ 54,100 \$ 54,100 \$ 54,100 \$ 54,100 \$ 65,300 \$ 54,100	USE FOR RECAPTURE/LOANON-TARGET AREA  1 or 2 Persons 3+  \$ 54,100 \$ \$ 54,100 \$ \$ 54,100 \$ \$ 54,100 \$ \$ 54,100 \$ \$ 54,100 \$ \$ 54,100 \$ \$ 54,100 \$ \$ 54,100 \$ \$ 65,300 \$ \$ 54,100 \$	USE FOR RECAPTURE/LOAN ASSUMPTION NON-TARGET AREAS       1 or 2 Persons     3+ Persons       \$ 54,100     \$ 62,215       \$ 54,100     \$ 62,215       \$ 54,100     \$ 62,215       \$ 54,100     \$ 62,215       \$ 54,100     \$ 62,215       \$ 65,300     \$ 75,095       \$ 54,100     \$ 62,215	USE FOR RECAPTURE/LOAN ASSUMPTIONS/TARCED NON-TARGET AREAS       1 or 2 Persons     3+ Persons     1 or       \$ 54,100     \$ 62,215     \$       \$ 54,100     \$ 62,215     \$       \$ 54,100     \$ 62,215     \$       \$ 54,100     \$ 62,215     \$       \$ 54,100     \$ 62,215     \$       \$ 54,100     \$ 62,215     \$       \$ 65,300     \$ 75,095     \$       \$ 54,100     \$ 62,215     \$	USE FOR RECAPTURE/LOAN ASSUMPTIONS/TARGET AREAS NON-TARGET AREAS           NON-TARGET AREAS         TARGET           1 or 2 Persons         3+ Persons         1 or 2 Persons           \$ 54,100         \$ 62,215         \$ 64,920           \$ 54,100         \$ 62,215         \$ 64,920           \$ 54,100         \$ 62,215         \$ 64,920           \$ 54,100         \$ 62,215         \$ 64,920           \$ 54,100         \$ 62,215         \$ 64,920           \$ 65,300         \$ 75,095         \$ 78,360           \$ 54,100         \$ 62,215         \$ 64,920	USE FOR RECAPTURE/LOAN ASSUMPTIONS/TARGET AREAS           NON-TARGET AREAS         TARGETED AREA           1 or 2 Persons         3+ Persons         1 or 2 Persons         3+ Fersons           \$ 54,100         \$ 62,215         \$ 64,920         \$ 54,100           \$ 54,100         \$ 62,215         \$ 64,920         \$ 54,100           \$ 54,100         \$ 62,215         \$ 64,920         \$ 54,100           \$ 54,100         \$ 62,215         \$ 64,920         \$ 54,100           \$ 65,300         \$ 75,095         \$ 78,360         \$ 54,100           \$ 54,100         \$ 62,215         \$ 64,920         \$ 64,920					